



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [INTERNATIONAL BANCSHARES CORPORATION](#)

City/State [LAREDO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [15,677,497](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [5](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[INTERNATIONAL BANCSHARES CORPORATION](#)

[1200 SAN BERNARDO](#)

[LAREDO, TX 78040](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	14,926,802			12,911,228			13,097,199			12,082,515			12,129,740																	
Net income (\$000)	197,396			119,090			167,319			205,104			215,931																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.48	2.65	34	3.11	2.80	71	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69															
+ Non-interest income	1.61	1.09	78	1.12	1.21	53	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60															
- Overhead expense	1.79	2.21	22	2.27	2.59	38	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35															
- Provision for credit losses	0.05	-0.12	87	0.38	0.66	24	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22															
+ Securities gains (losses)	0	0.01	8	0	0.03	6	0	0.02	6	0	0.01	26	0	0	31															
+ Other tax equivalent adjustments	0	0	49	0	0	45	-0.02	0	1	0.83	0	99	0	0	45															
= Pretax net operating income (tax equivalent)	2.26	1.76	83	1.58	0.91	87	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94															
Net operating income	1.76	1.34	82	1.23	0.70	86	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92															
Net income	1.76	1.34	82	1.23	0.71	85	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.02	3.12	40	3.97	3.64	70	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72															
Interest expense	0.20	0.26	46	0.38	0.58	25	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20															
Net interest income (tax equivalent)	2.81	2.85	41	3.60	3.05	80	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.09	0.12	51	0.09	0.28	30	0.09	0.27	31	0.30	0.21	73	0.19	0.22	60															
Earnings coverage of net loan and lease losses (X)	52.81	26.30	78	37.17	20.97	82	37.54	22.91	80	14.09	24.40	49	22.67	21.75	68															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.48	1.32	68	1.35	1.58	37	1.45	1.58	44	0.87	0.83	53	0.94	0.90	55															
Allowance for loan and lease losses / Total loans and leases	1.48	1.30	69	1.35	1.55	37	1.45	1.55	45	0.87	0.81	53	0.94	0.89	56															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1	0.58	84	0.87	0.71	69	1.06	0.71	81	1.09	0.57	90	1.12	0.61	91															
30–89 days past due loans and leases / Total loans and leases	0.57	0.29	84	0.38	0.37	64	0.15	0.39	20	0.33	0.43	43	0.33	0.44	38															
Liquidity and Funding																														
Net noncore funding dependence	-1.42	-3.31	57	6.28	6.19	55	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57															
Net short-term noncore funding dependence	-5.42	-9.17	61	1.47	-2.71	61	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69															
Net loans and leases / Total assets	46.53	58.81	15	55.09	63	22	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21															
Capitalization																														
Tier 1 leverage ratio	13.89	9.07	96	14.74	9.05	98	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99															
Holding company equity capital / Total assets	14.63	10.79	92	15.75	11.12	95	15.52	11.16	94	17.49	12.43	92	16.34	12.22	92															
Total equity capital (including minority interest) / Total assets	14.72	10.91	91	15.88	11.24	95	15.64	11.29	94	17.63	12.57	92	16.50	12.27	91															
Common equity tier 1 capital / Total risk-weighted assets	19.64	12.64	96	18.57	12.26	94	19.05	12.38	95	18.58	12.17	94	17.55	12.12	93															
Net loans and leases / Equity capital (X)	3.18	5.47	7	3.50	5.73	11	3.41	5.58	11	3.23	5.21	12	3.35	5.29	11															
Cash dividends / Net income	36.90	27.22	72	58.72	49.74	67	41.79	42.30	51	33.48	33.12	52	22.97	27.31	32															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	15.35	9.51	78	13.59	16.67	46	15.82	16.68	48	2.03	9.26	19	-2.57	7	5															
Equity capital	7.16	7.52	63	3.54	6.54	41	2.83	6.99	30	9.20	10.49	59	5.47	7.89	52															
Net loans and leases	-2.57	-0.66	48	9.54	12.75	47	8.75	9.07	60	5.15	9.10	43	3.49	7.89	32															
Noncore funding	8.08	-21.64	87	11.69	-6.57	76	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital	98.90	103.15	22	100.48	103.27	38	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51															
Cash from ops + noncash items + op expense / Op expense + dividends	102.19	155.61	32	198.13	142.45	77	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	272,211	287,607	377,579	413,609	375,171	-5.35	21.93
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	272,198	287,590	377,556	413,582	375,126	-5.35	21.99
Tax-exempt income on loans and leases.....	13	17	23	27	45	-23.53	-89.26
Estimated tax benefit on income on loans and leases.....	13	17	23	27	45	-23.76	-89.21
Income on loans and leases (tax equivalent).....	272,224	287,624	377,602	413,636	375,216	-5.35	21.87
Investment interest income (tax equivalent).....	23,809	44,079	50,941	82,228	97,723	-45.99	-68.63
Interest on balances due from depository institutions.....	2,111	522	857	1,419	979	304.41	1298.01
Interest income on other earning assets.....	192	700	758	1,723	1,651	-72.57	-43.53
Total interest income (tax equivalent).....	298,336	332,925	430,158	499,006	475,569	-10.39	-0.47
Interest on time deposits of \$250K or more	5,938	9,162	11,300	10,589	6,432	-35.19	
Interest on time deposits < \$250K.....	3,002	6,418	7,930	10,381	6,665	-53.23	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	3,002	5,423	6,358	16,379	12,763	-44.64	-9.93
Interest on other borrowings and trading liabilities.....	8,277	10,731	13,532	21,280	26,806	-22.87	-62.66
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	20,219	31,734	39,120	58,629	52,666	-36.29	-38.76
Net interest income (tax equivalent).....	278,117	301,191	391,038	440,377	422,903	-7.66	4.27
Non-interest income.....	180,788	108,133	148,461	154,393	164,870	67.19	51.58
Adjusted operating income (tax equivalent)	458,905	409,324	539,499	594,770	587,773	12.11	18.89
Overhead expense.....	200,384	219,505	276,463	308,875	297,024	-8.71	-6.91
Provision for credit losses.....	5,138	36,595	45,379	18,844	6,112		-65.48
Securities gains (losses)	-16	-5	-5	-12	-141		
Other tax equivalent adjustments	0	0	-2,191	100,000	0		
Pretax net operating income (tax equivalent).....	253,297	153,306	215,568	367,197	283,527	65.22	64.60
Applicable income taxes	53,780	30,727	44,439	54,851	56,651	75.03	15.11
Tax equivalent adjustments	1,132	2,024	243	104,885	8,141	-44.07	-85.55
Applicable income taxes (tax equivalent).....	54,912	32,751	44,682	159,736	64,792	67.67	0.65
Minority interest	989	1,465	3,567	2,357	2,804	-32.49	13.42
Net income before discontinued operations, net of minority interest	197,396	119,090	167,319	205,104	215,931	65.75	100.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	197,396	119,090	167,319	205,104	215,931	65.75	100.49
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	198,385	120,555	170,886	207,461	218,735	64.56	99.72
Investment securities income (tax equivalent).....	23,809	44,079	50,941	82,228	97,723	-45.99	-68.63
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	21,466	39,910	45,915	72,280	80,949	-46.21	-63.93
All other securities	2,343	4,169	5,026	9,948	16,774	-43.80	-85.70
Cash dividends declared.....	72,838	69,928	69,928	68,670	49,599	4.16	84.08
Common	72,838	69,928	69,928	68,670	49,599	4.16	84.08
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.66	2.90	30	3.44	3.35	58	3.28	3.27	52	4.13	4	62	3.92	3.87	57
Less: Interest expense	0.18	0.24	44	0.33	0.54	22	0.30	0.48	23	0.49	0.98	13	0.43	0.79	17
Equals: Net interest income (tax equivalent)	2.48	2.65	34	3.11	2.80	71	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69
Plus: Non-interest income	1.61	1.09	78	1.12	1.21	53	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60
Equals: adjusted operating income (tax equivalent)	4.10	3.80	70	4.23	4.06	64	4.12	4.04	60	4.92	4.41	77	4.85	4.46	72
Less: Overhead expense	1.79	2.21	22	2.27	2.59	38	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35
Less: Provision for credit losses	0.05	-0.12	87	0.38	0.66	24	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	8	0	0.03	6	0	0.02	6	0	0.01	25	0	0	29
Plus: other tax equivalent adjustments	0	0	49	0	0	45	-0.02	0	1	0.83	0	99	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.26	1.76	83	1.58	0.91	87	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94
Less: Applicable income taxes (tax equivalent)	0.49	0.41	75	0.34	0.21	83	0.34	0.23	81	1.32	0.36	99	0.53	0.33	91
Less: Minority interest	0.01	0	90	0.02	0	92	0.03	0	94	0.02	0	89	0.02	0	92
Equals: Net operating income	1.76	1.34	82	1.23	0.70	86	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.76	1.34	82	1.23	0.71	85	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92
Memo: Net income (last four quarters)	1.68	1.30	82	1.35	0.81	88	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92
Net income-BHC and noncontrolling (minority) interest	1.77	1.35	82	1.24	0.72	86	1.30	0.83	85	1.72	1.20	93	1.80	1.25	92
Margin Analysis															
Average earning assets / Average assets	88.25	93.09	6	86.50	92.11	3	86.81	92.32	3	84.62	91.05	4	85.36	91.48	2
Average interest-bearing funds / Average assets	49.20	61.98	6	50.46	64.67	6	50.49	64.06	6	52.10	65.57	8	54.33	65.56	11
Interest income (tax equivalent) / Average earning assets	3.02	3.12	40	3.97	3.64	70	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72
Interest expense / Average earning assets	0.20	0.26	46	0.38	0.58	25	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20
Net interest income (tax equivalent) / Average earning assets	2.81	2.85	41	3.60	3.05	80	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81
Yield or Cost															
Total loans and leases (tax equivalent)	4.94	4.07	86	5.27	4.35	88	5.16	4.27	89	6.13	5.09	91	5.82	4.95	86
Interest-bearing bank balances	0.18	0.13	90	0.13	0.36	4	0.11	0.27	5	2.21	2.04	60	2.45	1.64	93
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.01	3.09	41	3.95	3.61	72	3.76	3.51	66	4.83	4.36	80	4.51	4.20	72
Investment securities (tax equivalent)	0.92	1.77	4	1.77	2.36	12	1.55	2.25	6	2.44	2.76	23	2.56	2.68	42
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.23	1		1.85			1.75			2.32			2.05	
Mortgage-backed securities	0.74	1.55	2	1.66	2.17	11	1.46	2.05	7	2.22	2.61	8	2.30	2.50	24
All other securities	6.62	2.85	95	7.82	3.28	95	7.61	3.24	96	8.63	4.06	93	8.45	4.20	92
Interest-bearing deposits	0.25	0.22	66	0.51	0.60	46	0.46	0.53	47	0.71	1.10	23	0.49	0.81	21
Time deposits of \$250K or more	0.73	0.70	54	1.25	1.53	23	1.13	1.42	25	1.18	1.96	8	0.73	1.44	6
Time deposits < \$250K	0.38	0.67	19	0.79	1.47	6	0.74	1.36	5	0.95	1.82	9	0.59	1.29	11
Other domestic deposits	0.10	0.16	35	0.21	0.41	16	0.18	0.36	16	0.50	0.93	16	0.39	0.67	23
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.15	0.18	61	0.33	0.71	23	0.29	0.62	23	0.92	1.86	26	0.62	1.51	25
Other borrowed funds and trading liabilities	1.75	1.29	67	1.56	1.54	51	1.60	1.50	55	1.89	2.38	21	1.88	2.28	23
All interest-bearing funds	0.37	0.38	55	0.65	0.82	35	0.59	0.74	37	0.93	1.49	20	0.80	1.19	23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	180,788	108,133	148,461	154,393	164,870
Fiduciary activities income	85	90	291	267	246
Service charges on deposit accounts - domestic	47,972	45,554	61,983	72,501	72,434
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,544	1,675	2,246	2,256	2,302
Insurance activities revenue.....	6,101	5,845	8,179	8,196	8,175
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	510	491	630	568	539
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,411	2,749	3,958	2,898	3,975
Other non-interest income.....	123,165	51,729	71,174	67,707	77,199
Total overhead expenses	200,384	219,505	276,463	308,875	297,024
Personnel expense.....	91,262	100,369	130,039	145,930	138,533
Net occupancy expense.....	37,902	40,694	53,225	56,905	54,968
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	71,220	78,442	93,199	106,040	103,523
Fee income on mutual funds and annuities.....	1,453	1,596	2,125	2,133	1,899
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,173	2,596	2,411	3,223	3,214
Average personnel expense per employee.....	42	38.66	53.94	45.28	43.10
Average assets per employee.....	6,869.21	4,973.51	5,432.27	3,748.84	3,774.03

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.80	2.14	36	1.48	2.09	47	1.43	2.02	48	1.38	2.72	43	1.15	3.08
Overhead expenses / Net Interest Income + non-interest income	43.77	58.85	9	53.89	62.06	20	51.48	62.28	15	52.36	61.29	15	51.24	60.88
Percent of Average Assets														
Total overhead expense	1.79	2.21	22	2.27	2.59	38	2.11	2.57	27	2.56	2.69	47	2.45	2.71
Personnel expense.....	0.82	1.23	12	1.04	1.30	25	0.99	1.30	20	1.21	1.41	30	1.14	1.44
Net occupancy expense.....	0.34	0.24	89	0.42	0.26	94	0.41	0.26	93	0.47	0.28	96	0.45	0.28
Other operating expenses.....	0.64	0.72	44	0.81	0.95	50	0.71	0.94	31	0.88	0.97	52	0.85	0.97
Overhead less non-interest income	0.18	1.08	9	1.15	1.27	41	0.98	1.25	29	1.28	1.32	45	1.09	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	43.67	58.34	10	53.63	61.60	21	51.24	61.82	15	51.93	60.64	14	50.53	60.37
Personnel expense.....	19.89	32.89	6	24.52	32.31	13	24.10	32.36	13	24.54	32.39	15	23.57	32.51
Net occupancy expense.....	8.26	6.26	81	9.94	6.55	93	9.87	6.58	91	9.57	6.52	91	9.35	6.48
Other operating expenses.....	15.52	18.68	29	19.16	22.16	42	17.28	22.28	31	17.83	21.20	33	17.61	20.90
Total non-interest income	39.40	28.20	78	26.42	28.52	52	27.52	28.83	54	25.96	29.23	52	28.05	28.50
Fiduciary activities income	0.02	2.27	26	0.02	2.06	25	0.05	2.09	26	0.04	1.97	30	0.04	2.14
Service charges on domestic deposit accounts	10.45	3.25	98	11.13	3.23	99	11.49	3.27	99	12.19	3.88	97	12.32	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0.34	2.46	25	0.41	2.59	28	0.42	2.46	28	0.38	3.54	22	0.39	3.42
Insurance activities revenue.....	1.33	0.38	83	1.43	0.41	82	1.52	0.41	84	1.38	0.47	83	1.39	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	0.11	0.56	40	0.12	-0.04	66	0.12	0.01	65	0.10	0.28	49	0.09	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.31	3.64	18	0.67	3.74	31	0.73	3.92	32	0.49	1.86	28	0.68	1.61
Other non-interest income.....	26.84	9.39	93	12.64	9.49	75	13.19	9.65	75	11.38	10.04	69	13.13	9.86
Overhead less non-interest income	4.27	29.67	9	27.21	31.97	33	23.73	31.93	27	25.97	31.06	30	22.48	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.23	21.49	45	20.04	18.64	56	20.61	18.63	61	14.94	20.56	11	19.98	19.04
Applicable income tax + TE / Pretax net operating income + TE	21.68	23.11	29	21.36	22.16	38	20.73	21.18	38	43.50	23.23	95	22.85	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	5,674,179	5,564,747	5,615,177	5,456,928	5,281,302	1,97	18.39	
Commercial and industrial loans	1,635,288	1,912,985	1,832,059	1,315,117	1,160,327	-14.52	67.53	
Loans to individuals	64,718	68,563	66,194	77,156	73,435	-5.61	-20.74	
Loans to depository institutions and acceptances of other banks	0	0	0	0	300		-100.00	
Agricultural loans	10,661	14,029	12,337	12,616	12,051	-24.01	11.59	
Other loans and leases	19,313	28,911	15,987	33,130	33,874	-33.20	-26.53	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,404,159	7,589,235	7,541,754	6,894,947	6,561,289	-2.44	25.78	
Less: Allowance for loan and lease losses	109,325	102,164	109,059	60,277	61,383	7.01	70.90	
Net loans and leases	7,294,834	7,487,071	7,432,695	6,834,670	6,499,906	-2.57	25.28	
Debt securities that reprice or mature in over 1 year	4,475,102	3,194,491	2,984,108	3,251,094	3,238,751	40.09	9.32	
Mutual funds and equity securities	6,132	6,182	6,202	6,094	5,936	-0.81	-78.74	
Subtotal	11,776,068	10,687,744	10,423,005	10,091,858	9,744,593	10.18	18.41	
Interest-bearing bank balances	1,457,945	1,050,978	1,728,811	23,252	34,300	38.72	3520.96	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	692,610	107,749	100,060	130,229	173,798	542.80	125.17	
Trading assets	0	0	0	0	0			
Total earning assets	13,926,623	11,846,471	12,251,876	10,245,339	9,952,691	17.56	35.30	
Non-interest-bearing cash and due from depository institutions	219,376	198,418	268,427	233,568	282,497	10.56	5.15	
Premises, fixed assets, and leases	463,784	490,971	485,367	511,961	506,898	-5.54	-9.18	
Other real estate owned	72,812	63,095	60,486	71,102	58,218	15.40	50.80	
Investment in unconsolidated subsidiaries	7,629	7,535	7,557	7,425	8,633	1.25	-6.72	
Intangible and other assets	987,273	985,284	955,754	1,043,499	1,063,016	0.20	13.64	
Total assets	15,677,497	13,591,774	14,029,467	12,112,894	11,871,953	15.35	31.33	
Quarterly average assets	15,531,233	13,475,607	13,655,111	12,022,877	12,009,914	15.25	31.30	
Average loans and leases (YTD)	7,348,179	7,272,672	7,323,771	6,743,244	6,445,698	1.04	24.27	
Memoranda								
Loans held-for-sale	4,406	8,262	7,797	5,952	4,822	-46.67	-70.49	
Loans not held-for-sale	7,399,753	7,580,973	7,533,957	6,888,995	6,556,467	-2.39	26.02	
Real estate loans secured by 1–4 family	900,725	1,053,927	1,021,915	1,162,338	1,193,670	-14.54	-12.56	
Commercial real estate loans	4,632,185	4,352,013	4,434,692	4,142,643	3,915,706	6.44	28.70	
Construction and land development	1,678,073	1,948,838	1,850,410	2,192,148	1,893,322	-13.89	3.69	
Multifamily	366,773	437,937	441,044	190,430	226,257	-16.25	209.92	
Nonfarm nonresidential	2,587,339	1,965,238	2,143,238	1,760,065	1,796,127	31.66	38.92	
Real estate loans secured by farmland	141,269	158,807	158,570	151,947	171,926	-11.04	-13.59	
Total investment securities	5,173,844	3,308,422	3,090,370	3,387,417	3,418,485	56.38	16.79	
U.S. Treasury securities	609,998	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	44,671	64,105	50,814	93,375	188,339	-30.32	-82.97	
Mortgage-backed securities	4,509,643	3,234,735	3,029,954	3,285,548	3,223,010	39.41	9.02	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,400	3,400	3,400	2,400	1,200	0.00	41.67	
Mutual funds and equity securities	6,132	6,182	6,202	6,094	5,936	-0.81	-78.74	
Available-for-sale securities	5,164,312	3,298,840	3,080,768	3,378,923	3,411,349	56.55	16.64	
U.S. Treasury securities	609,998	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	44,671	64,105	50,814	93,375	188,339	-30.32	-82.97	
Mortgage-backed securities	4,509,643	3,234,735	3,029,954	3,285,548	3,223,010	39.41	9.02	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	13,562	41,238	26,478	2,854	-69,817	-67.11	-72.60	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,442,487	1,131,366	1,224,270	855,141	997,585	27.50	-14.09	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,596,765	4,522,100	4,715,814	3,545,905	3,454,840	23.76	74.40
NOW, ATS and transaction accounts	368,392	348,759	376,484	301,346	295,577	5.63	25.54
Time deposits less brokered deposits < \$250K	1,064,999	1,071,830	1,069,141	1,082,441	1,104,229	-0.64	
MMDA and other savings accounts	4,092,164	3,342,144	3,476,023	2,966,483	2,972,663	22.44	46.72
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,122,320	9,284,833	9,637,462	7,896,175	7,827,309	19.79	59.61
Time deposits of \$250K or more	1,121,653	1,021,900	1,084,398	929,858	869,237	9.76	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	424,396	375,849	428,148	236,537	229,991	12.92	-42.09
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	190,000	268,975		-100.00
Other borrowings w/remaining maturity over 1 year	436,186	436,373	436,327	436,510	436,690	-0.04	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	1,982,235	1,834,122	1,948,873	1,792,905	1,804,893	8.08	-32.53
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	134,642	160,416	0.00	-16.59
Other liabilities	130,890	180,132	114,168	153,376	120,920	-27.34	9.13
Total liabilities	13,370,087	11,433,729	11,835,145	9,977,098	9,913,538	16.94	31.24
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,343	96,234	96,241	96,215	96,104	0.11	0.47
Common surplus	151,855	149,034	149,334	148,075	145,283	1.89	-10.17
Retained earnings	2,414,184	2,241,397	2,289,626	2,200,568	2,064,134	7.71	38.55
Accumulated other comprehensive income	10,723	32,418	20,825	2,345	-54,634	-66.92	-66.42
Other equity capital components	-378,732	-378,028	-378,028	-329,150	-311,305		
Total holding company equity capital	2,294,373	2,141,055	2,177,998	2,118,053	1,939,582	7.16	31.31
Noncontrolling (minority) interest in subsidiaries	13,037	16,990	16,324	17,743	18,833	-23.27	409.26
Total equity capital, including minority interest	2,307,410	2,158,045	2,194,322	2,135,796	1,958,415	6.92	31.86
Total liabilities and capital	15,677,497	13,591,774	14,029,467	12,112,894	11,871,953	15.35	31.33
Memoranda							
Non-interest-bearing deposits	5,596,765	4,522,100	4,715,814	3,545,905	3,454,840	23.76	74.40
Interest-bearing deposits	6,647,208	5,784,633	6,006,046	5,280,128	5,241,706	14.91	24.55
Total deposits	12,243,973	10,306,733	10,721,860	8,826,033	8,696,546	18.80	43.27
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,177,998	2,118,053	2,118,053	1,939,582	1,838,980		
Accounting restatements	0	-8,333	-8,333	0	5,997		
Net income	197,396	119,090	167,319	205,104	215,931		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,233	407	543	1,923	1,522		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	704	48,878	48,878	17,845	19,043		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	72,838	69,928	69,928	68,670	49,599		
Change in other comprehensive income	-10,102	30,073	18,479	56,979	-26,237		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	390	571	743	980	-27,969		
Holding company equity capital, ending balance	2,294,373	2,141,055	2,177,998	2,118,053	1,939,582		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36.19	36.06	45	40.94	36.66	55	40.02	36.22	51	45.05	37.78	60	44.49	37.19	57
Commercial and industrial loans	10.43	11.11	52	14.07	14.40	47	13.06	13.52	47	10.86	12.02	46	9.77	12.85	41
Loans to individuals	0.41	3.60	24	0.50	3.57	28	0.47	3.40	25	0.64	4.20	26	0.62	4.31	26
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	65
Agricultural loans.....	0.07	0.21	57	0.10	0.20	63	0.09	0.19	62	0.10	0.24	65	0.10	0.30	63
Other loans and leases.....	0.12	4.26	4	0.21	4.66	4	0.11	4.63	3	0.27	5.01	3	0.29	5	3
Net loans and leases.....	46.53	58.81	15	55.09	63	22	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21
Debt securities over 1 year.....	28.54	18.32	82	23.50	14.80	87	21.27	15.55	75	26.84	14.60	92	27.28	14.63	93
Mutual funds and equity securities	0.04	0.05	57	0.05	0.06	61	0.04	0.05	59	0.05	0.06	62	0.05	0.06	58
Subtotal	75.11	78.17	30	78.63	79.07	33	74.29	78.16	22	83.32	79.65	44	82.08	79.97	35
Interest-bearing bank balances	9.30	9.37	57	7.73	6.40	64	12.32	7.51	82	0.19	3.06	2	0.29	3.04	5
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	4.42	1.51	90	0.79	1.85	33	0.71	1.68	32	1.08	1.91	44	1.46	1.96	60
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	88.83	91.57	16	87.16	90.87	11	87.33	91.05	10	84.58	89.53	9	83.83	89.74	8
Non-interest cash and due from depository institutions.....	1.40	0.99	84	1.46	1.03	81	1.91	1.07	93	1.93	1.14	92	2.38	1.21	95
Other real estate owned.....	0.46	0.01	99	0.46	0.03	98	0.43	0.02	98	0.59	0.03	98	0.49	0.04	98
All other assets.....	9.77	7.39	78	11.38	8.03	86	10.76	7.82	86	13.49	9.27	89	13.79	8.98	91
Memoranda															
Short-term investments	13.72	12.31	63	8.53	10.21	49	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21
U.S. Treasury securities.....	3.89	1.18	84	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0.28	1.70	32	0.47	1.60	35	0.36	1.69	31	0.77	1.34	52	1.59	1.62	61
Mortgage-backed securities	28.77	13.46	93	23.80	11.20	92	21.60	11.75	90	27.12	11.44	98	27.15	11.13	97
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.02	0.51	33	0.03	0.40	37	0.02	0.42	36	0.02	0.39	37	0.01	0.41	31
Loans held-for-sale.....	0.03	0.50	26	0.06	0.52	25	0.06	0.52	26	0.05	0.39	27	0.04	0.30	31
Loans held for investment	47.20	58.34	17	55.78	63.22	22	53.70	61.72	21	56.87	63.50	24	55.23	63.93	23
Real estate loans secured by 1–4 family	5.75	11.57	26	7.75	12.28	32	7.28	11.91	30	9.60	13.29	35	10.05	13.46	34
Revolving	0.27	1.44	21	0.33	1.72	23	0.31	1.66	23	0.35	2.07	23	0.32	2.27	19
Closed-end, secured by first liens	2.61	9.73	15	3.16	10.10	19	3.04	9.81	17	3.75	10.69	19	3.92	10.57	21
Closed-end, secured by junior liens	2.87	0.19	98	4.27	0.24	99	3.93	0.22	99	5.50	0.28	99	5.81	0.31	99
Commercial real estate loans	29.55	22.35	68	32.02	22.30	72	31.61	22.22	72	34.20	22.23	75	32.98	21.58	74
Construction and land development.....	10.70	3.40	96	14.34	3.47	99	13.19	3.40	98	18.10	3.44	99	15.95	3.51	99
Multifamily.....	2.34	3.32	46	3.22	3.10	61	3.14	3.12	60	1.57	3.01	38	1.91	2.72	43
Nonfarm nonresidential	16.50	14.65	57	14.46	14.72	47	15.28	14.72	48	14.53	14.69	49	15.13	14.44	52
Real estate loans secured by farmland.....	0.90	0.35	80	1.17	0.33	83	1.13	0.33	83	1.25	0.36	84	1.45	0.41	84

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	76.64	60.51	78	73.32	56.15	81	74.45	57.15	82	79.14	57.46	87	80.49	56.49	89
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.17	20	27	13.89	19.51	31	13.55	19.43	30	16.86	20.75	34	18.19	21.10	35
Real estate loans secured by 1–4 family.....	0.56	2.47	22	0.59	2.66	23	0.58	2.64	23	0.61	3.15	23	0.59	3.50	20
Revolving	11.60	17.35	29	13.29	16.64	35	12.97	16.59	34	16.25	17.39	43	17.61	17.39	52
Closed-end.....	62.56	37.13	90	57.34	33.63	91	58.80	34.63	93	60.08	33.52	92	59.68	32.14	94
Commercial real estate loans	22.66	5.69	99	25.68	5.18	99	24.54	5.26	99	31.79	5.09	99	28.86	5.20	99
Construction and land development.....	3.86	1.19	90	3.48	0.94	92	3.01	0.93	89	4.96	0.94	98	3.94	1.02	96
1–4 family.....	18.81	4.46	99	22.20	4.09	99	21.52	4.19	99	26.83	4.02	99	24.92	4.05	99
Other.....	4.95	5.41	57	5.77	4.78	67	5.85	4.96	66	2.76	4.69	39	3.45	4.10	49
Multifamily.....	34.94	24.45	74	25.90	22.19	57	28.42	22.93	62	25.53	22.15	55	27.37	21.40	62
Nonfarm nonresidential	6.95	8.31	44	6.44	7.46	45	6.98	7.68	49	7.12	7.72	52	8.80	8.03	56
Owner-occupied.....	28	15.83	89	19.45	14.52	68	21.44	14.95	75	18.40	14.34	63	18.58	13.38	68
Other.....	1.91	0.61	84	2.09	0.52	87	2.10	0.54	86	2.20	0.55	86	2.62	0.63	89
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	66
Loans to depository institutions and acceptances of other banks.....	22.09	19.45	62	25.21	22.98	64	24.29	22.17	62	19.07	19.53	53	17.68	20.32	43
Commercial and industrial loans	0.87	6.58	28	0.90	6.23	28	0.88	6.13	28	1.12	7.13	27	1.12	7.36	25
Loans to individuals	0.01	0.51	54	0.01	0.63	52	0.01	0.65	53	0.02	0.81	50	0.02	1.02	49
Credit card loans	0.14	0.38	60	0.18	0.31	65	0.16	0.32	65	0.18	0.37	67	0.18	0.46	65
Agricultural loans.....	0.26	8.42	6	0.38	9.11	5	0.21	9.09	3	0.48	9.85	4	0.52	9.66	3
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	255.09	383.43	25	271.91	387.92	26	267.20	381.27	27	270.95	391.26	29	274.94	379.80	31
Real estate loans secured by 1–4 family.....	40.49	124.74	14	51.50	130.23	21	48.63	125.03	21	57.71	138.18	23	62.14	137.84	22
Revolving	1.87	15.53	17	2.20	18.32	20	2.08	17.42	19	2.09	21.26	19	2	23.33	16
Closed-end.....	38.62	107.54	20	49.30	110.40	24	46.55	106.14	22	55.63	115.20	25	60.14	112.79	27
Commercial real estate loans	208.24	238.58	38	212.65	237.16	40	211.03	234.65	40	205.69	229.44	41	203.85	219.72	47
Construction and land development.....	75.44	36.07	88	95.23	36.48	93	88.05	35.62	91	108.85	34.95	95	98.56	35.36	96
1–4 family.....	12.83	7.44	75	12.91	6.64	76	10.81	6.34	73	16.99	6.61	83	13.45	7.04	74
Other.....	62.60	28.34	90	82.31	28.60	96	77.25	28.16	94	91.86	27.32	97	85.11	27.26	97
Multifamily.....	16.49	35.29	31	21.40	32.93	40	20.99	32.74	38	9.46	31.04	24	11.78	27.85	33
Nonfarm nonresidential	116.32	156.30	33	96.03	156.60	30	101.99	155.06	33	87.39	152.10	33	93.50	147.22	35
Owner-occupied.....	23.12	52.63	25	23.90	52.43	26	25.04	52.37	25	24.38	53.07	28	30.05	54.89	33
Other.....	93.19	100.99	44	72.13	101.87	36	76.94	100.54	36	63.01	97.41	37	63.45	91.80	39
Real estate loans secured by farmland.....	6.35	3.67	75	7.76	3.43	78	7.55	3.44	78	7.54	3.60	79	8.95	4.02	79
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0.02	0.54	64
Commercial and industrial loans	73.52	116.17	28	93.47	150.16	22	87.18	139.91	25	65.30	122.02	26	60.40	128.82	21
Loans to individuals	2.91	36.56	18	3.35	36.83	21	3.15	37.47	21	3.83	43.51	19	3.82	42.67	20
Credit card loans	0.04	2.58	53	0.04	3.28	51	0.04	3.30	51	0.08	4.34	50	0.06	5.31	47
Agricultural loans.....	0.48	2.03	52	0.69	1.99	55	0.59	1.88	57	0.63	2.18	54	0.63	2.72	58
Other loans and leases.....	0.87	47.63	3	1.41	49.92	3	0.76	49.54	3	1.64	52.44	4	1.76	51.79	3
Supplemental															
Non-owner occupied CRE loans / Gross loans	57.47	29.25	94	52.90	26.62	94	53.55	27.32	94	54.97	26.45	97	52.88	24.79	97
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	191.29	187.63	53	196.18	186.45	50	192.19	183.76	51	188.19	178.57	52	180.63	167.93	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	214.41	244.92	40	220.08	243.47	44	217.24	240.85	43	212.58	236.10	42	210.68	225.98	46

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.72	12.31	63	8.53	10.21	49	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21
Liquid assets	43.35	29.12	85	32.99	24.65	79	35.83	26.22	82	29.24	22.44	76	29.82	22.72	78
Investment securities	33	20.37	87	24.34	17.19	80	22.03	17.85	71	27.97	16.99	89	28.79	17.27	89
Net loans and leases	46.53	58.81	15	55.09	63	22	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21
Net loans, leases and standby letters of credit	47.16	59.61	15	55.91	63.89	22	53.76	62.48	20	57.33	64.84	23	55.60	65.07	20
Core deposits	70.94	75.52	23	68.31	69.20	33	68.69	70.67	32	65.19	63.09	41	65.93	62.13	48
Noncore funding	12.64	10.15	75	13.49	15.53	54	13.89	14.13	64	14.80	19.36	45	15.20	21.34	43
Time deposits of \$250K or more	7.15	1.67	96	7.52	2.35	95	7.73	2.11	96	7.68	2.94	94	7.32	2.89	91
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	2.71	1.19	84	2.77	1.44	80	3.05	1.47	81	1.95	1.94	67	1.94	1.97	65
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	2.71	0.54	91	2.77	0.59	90	3.05	0.54	90	1.95	0.48	82	1.94	0.54	78
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0	1.75	4	0	1.24	7	1.57	3.01	36	2.27	3.67	40
Earning assets that reprice within 1 year	18.86	38.80	10	18.95	38.76	8	17.05	39.38	5	31	39.29	27	45.15	40.29	68
Interest-bearing liabilities that reprice within 1 year	13.13	6.64	84	14.07	8.86	80	14.05	8.20	83	15.25	10.19	83	15.04	10.01	78
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	5.73	30.83	6	4.88	27.76	8	3	29.11	6	15.76	26.63	22	30.11	27.38	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.42	-3.31	57	6.28	6.19	55	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57
Net short-term noncore funding dependence	-5.42	-9.17	61	1.47	-2.71	61	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69
Short-term investment / Short-term noncore funding	142.59	304.29	31	88.02	149.65	41	128.02	184.19	46	11.87	77.77	12	16.19	66.46	21
Liquid assets - short-term noncore funding / Nonliquid assets	59.55	36.72	79	34.78	24.47	74	39.97	28.18	74	26.25	16.97	77	27.06	16.04	79
Net loans and leases / Total deposits	59.58	73.05	20	72.64	82.06	24	69.32	79.43	24	77.44	90.31	21	74.74	90.08	16
Net loans and leases / Core deposits	65.59	78.83	25	80.64	92.26	28	77.12	88.34	28	86.56	103.93	24	83.04	105	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.50	30	0	1.73	10	0	1.57	7	0	0.72	11	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.64	1.06	45	2.12	4.54	20	1.33	4.31	11	0.15	1.36	21	-3.75	-1.98	8
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0.07	13.65	30	0.10	11.41	34	0.11	11.38	35	0.07	12.67	31	0.04	16.19	23
Available-for-sale securities	99.82	84.59	81	99.71	86.72	76	99.69	87.23	76	99.75	85.40	84	99.79	81.88	86
U.S. Treasury securities	11.79	6.01	79	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0.86	8.38	26	1.94	9.87	34	1.64	9.83	32	2.76	7.75	40	5.51	9.16	49
Mortgage-backed securities	87.16	66.09	80	97.77	66.61	98	98.05	66.64	96	96.99	67.43	95	94.28	65.45	90
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.07	3.01	27	0.10	2.93	33	0.11	3.01	34	0.07	2.94	31	0.04	2.79	28
Mutual funds and equity securities	0.12	0.29	51	0.19	0.38	55	0.20	0.35	53	0.18	0.40	52	0.17	0.42	53
Debt securities 1 year or less	13.39	8.18	79	3.26	11.25	20	3.24	10.55	25	3.84	11.86	26	5.08	11.91	34
Debt securities 1 to 5 years	0.31	17.39	3	0.93	17.70	6	0.86	17.03	7	1.27	17.94	9	1.95	19.18	13
Debt securities over 5 years	86.19	72.07	71	95.62	68.10	93	95.70	69.86	92	94.71	66.02	92	92.80	64.73	88
Pledged securities	27.88	33.37	42	34.20	37.16	46	39.62	35.67	55	25.24	30.57	48	29.18	33.30	48
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	85.60	64.27	68	500.32	124.80	91	1,091.59	183.32	96	-26.25	26.69	13	-17.77	6.77	17
Investment securities	56.38	32.48	75	3.34	20.30	24	-8.77	23.62	10	-0.91	11.75	25	-17.72	9.42	4
Core deposits	19.79	16.96	68	17.30	26	21	22.05	26.88	35	0.88	11.23	9	2.31	7.29	35
Noncore funding	8.08	-21.64	87	11.69	-6.57	76	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,367,592	2,633,582	2,956,882
Commit: Secured commercial real estate loans	1,912,812	1,625,298	1,692,989	1,933,791	2,300,345
Commit: Unsecured real estate loans	8,244	18,036	14,000	30,485	49,579
Credit card lines (reported semiannually, June/Dec)	0		13,579	11,097	21,114
Securities underwriting	0	0	0	0	0
Standby letters of credit	98,209	111,741	109,025	110,137	101,143
Commercial and similar letters of credit	970	409	341	489	8,072
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	4,430	18,873	14,958	5,364	5,093
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	94,372	57,295	94,516	33,697	41,010
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	18,770	11,915	14,424	0	1,275
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	2,893	2,376	2,101	939	11,411

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					16.88	22.01	35	21.74	23.52	52	24.91	24.05	62		
Standby letters of credit	0.63	0.66	62	0.82	0.72	70	0.78	0.71	68	0.91	0.84	66	0.85	0.92	60
Commercial and similar letters of credit	0.01	0.02	56	0	0.02	52	0	0.02	47	0	0.02	50	0.07	0.02	84
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	0.77	47.31	7	0.67	51.49	3	0.90	48.62	4	0.33	68.47	3	0.50	65.81	4
Interest rate contracts	0.63	35.15	6	0.56	36.10	3	0.78	34.36	4	0.32	47.31	3	0.39	43.84	4
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.03	1.69	21	0.14	2.33	25	0.11	2.18	24	0.04	2.47	22	0.04	2.16	24
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.60	20.27	13	0.42	20.71	10	0.67	20.83	10	0.28	28.86	7	0.35	26.74	8
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.14	0.91	73	0.11	1.80	70	0.12	1.86	69	0.01	3.32	65	0.11	4.08	66
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.12	0.31	83	0.09	0.54	78	0.10	0.52	80	0	0.98	35	0.01	1.48	70
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0.02	0.30	77	0.02	0.31	74	0.01	0.32	74	0.01	0.38	73	0.10	0.40	75
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					32.33	42.82	48	39.06	45.53	57	45.87	44.93	68		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	120,465	90,459	125,999	40,000	58,789
Interest rate contracts	98,802	76,168	109,474	39,061	46,103
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	21,663	14,291	16,525	939	12,686
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	23,200	30,788	29,382	5,364	6,368
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	23,200	30,788	29,382	5,364	6,368
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	97,265	59,671	96,617	34,636	52,421
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	120,465	90,459	125,999	40,000	58,789
Interest rate contracts	98,802	76,168	109,474	39,061	46,103
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	21,663	14,291	16,525	939	12,686
Derivative contracts (excluding futures and FX 14 days or less)	97,265	59,670	96,616	34,635	52,421
One year or less	2,501	2,376	0	7,453	7,511
Over 1 year to 5 years	392	0	2,100	0	16,228
Over 5 years	94,372	57,294	94,516	27,182	28,682
Gross negative fair value (absolute value)	4,591	3,150	2,804	793	3,414
Gross positive fair value.....	4,725	3,839	3,388	927	3,535
Held for trading.....	0	0	0	0	0
Non-traded.....	4,725	3,839	3,388	927	3,535
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	82.02	94.10	17	84.20	94.62	16	86.88	94.10	21	97.65	93.44	40	78.42	92.91	14
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	17.98	1.21	96	15.80	1.18	95	13.12	1.17	94	2.35	1.64	75	21.58	1.93	95
Futures and forwards	0	12.59	8	0	14.59	8	0	14.05	7	0	13.49	6	0	12.78	8
Written options	19.26	7.18	83	34.04	8.60	91	23.32	8.18	84	13.41	5.91	80	10.83	6.60	72
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	19.26	6.91	83	34.04	8.13	91	23.32	7.73	85	13.41	5.10	85	10.83	5.49	78
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	80.74	71.71	51	65.96	67.37	40	76.68	68.76	49	86.59	69.75	59	89.17	70.34	63
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	82.02	56.22	59	84.20	54.32	63	86.88	53.82	65	97.65	52.22	70	78.42	50.60	64
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	17.98	0.11	97	15.80	0.10	97	13.12	0.10	97	2.35	0.13	93	21.58	0.16	97
Derivative contracts (excluding futures and forex 14 days or less)	80.74	91.91	19	65.96	90.28	13	76.68	91.48	19	86.59	93.86	20	89.17	94.47	28
One year or less	2.08	27.90	17	2.63	31.66	13	0	32.05	4	18.63	32.17	45	12.78	32.51	38
Over 1 year to 5 years	0.33	29.78	10	0	27.15	4	1.67	27.06	10	0	30.45	4	27.60	31.16	45
Over 5 years	78.34	29.19	93	63.34	28.15	85	75.01	29.56	91	67.95	28.09	87	48.79	28.71	71
Gross negative fair value (absolute value)	3.81	1.18	93	3.48	1.65	80	2.23	1.55	70	1.98	0.83	90	5.81	0.72	99
Gross positive fair value	3.92	1.59	94	4.24	2.48	82	2.69	2.23	63	2.32	1.19	89	6.01	0.85	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	18	0	0.07	13	0	0.07	10	0	0.06	11	0	0.06	18
Gross positive fair value (X)	0	0.06	12	0	0.10	10	0	0.09	8	0	0.07	8	0	0.06	15
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	31	0	0.02	25	0	0.02	25	0	0.01	26	0	0.01	41
Current credit exposure (X)	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	109,059	60,277	60,277	61,383	67,687
Gross losses	6,630	7,208	9,574	22,926	15,124
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,758	2,153	2,630	2,976	2,708
Net losses	4,872	5,055	6,944	19,950	12,416
Provision for loan and lease losses	5,138	36,595	45,379	18,844	6,112
Adjustments	0	10,347	10,347	0	0
Ending balance	109,325	102,164	109,059	60,277	61,383
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.05	-0.12	87	0.38	0.66	24	0.35	0.51	29	0.16	0.15	65	0.05	0.14
Provision for loan and lease losses / Average loans and leases	0.09	-0.21	90	0.67	1.06	29	0.62	0.82	37	0.28	0.24	65	0.09	0.24
Provision for loan and lease losses / Net loan and lease losses	105.46	-65.12	78	723.94	587.54	72	653.50	487.86	77	94.46	130.58	22	49.23	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.48	1.32	68	1.35	1.58	37	1.45	1.58	44	0.87	0.83	53	0.94	0.90
Allowance for loan and lease losses / Total loans and leases	1.48	1.30	69	1.35	1.55	37	1.45	1.55	45	0.87	0.81	53	0.94	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	16.83	17.40	63	15.16	11.29	73	15.71	11.58	75	3.02	8.03	34	4.94	7.54
Allowance for loan and lease losses / Nonaccrual assets	5,744.88	330.05	98	2,717.13	301.93	96	550.19	299.17	87	1,233.42	218.72	93	388.75	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	1,218.24	271.93	98	850.02	249.38	96	388.68	244.34	78	93.32	151.73	34	108.71	160.51
Gross loan and lease losses / Average loans and leases	0.12	0.20	42	0.13	0.35	25	0.13	0.34	27	0.34	0.28	69	0.23	0.30
Recoveries / Average loans and leases	0.03	0.08	29	0.04	0.07	34	0.04	0.07	28	0.04	0.08	38	0.04	0.09
Net losses / Average loans and leases	0.09	0.12	51	0.09	0.28	30	0.09	0.27	31	0.30	0.21	73	0.19	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	18.36	25.09	41	9.39	24.77	9	11.47	33.98	8	19.68	36.22	25	20.68	41.30
Earnings coverage of net loan and lease losses (X)	52.81	26.30	78	37.17	20.97	82	37.54	22.91	80	14.09	24.40	49	22.67	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.02	57	0	0.04	29	0	0.04	20	0.13	0.01	96	0	0.02
Real estate loans secured by 1–4 family	0.02	-0.01	87	0.01	0.01	59	0.01	0.01	57	0.03	0.01	71	0.01	0.01
Revolving	0	-0.07	64	0	0.01	47	0	0.01	54	0.25	0.02	92	-0.41	0.03
Closed-end	0.02	-0.01	88	0.01	0.01	66	0.01	0	64	0.02	0	70	0.02	0.01
Commercial real estate loans	0.01	0.04	47	0	0.06	16	0	0.07	9	0.17	0.01	96	-0.01	0.01
Construction and land development	0	0.01	76	0	0	73	0	0	45	0	-0.01	42	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	0.01	79	0	0	78	0	0	38	0	-0.01	38	0	-0.02
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0
Nonfarm nonresidential	0.01	0.05	48	0	0.08	6	0	0.11	4	0.40	0.02	97	-0.01	0.02
Owner-occupied	0.01	0.01	73	0	0.02	7	0	0.02	6	0.40	0.01	99	0	0.01
Other	0	0.04	37	0	0.05	30	0	0.08	24	0	0.01	40	-0.01	0.01
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.03	0.19	29	0.06	0.46	20	0.05	0.47	17	0.36	0.37	61	0.13	0.31
Loans to individuals	0.23	0.72	26	0.26	1.25	14	0.32	1.13	21	0.58	1.17	31	0.44	1.16
Credit card loans	0	2.27	8	0	3.33	10	0	2.92	9	0.98	3.11	17	3.05	2.92
Agricultural loans	0	0.02	49	0	0.11	38	0	0.19	35	0.16	0.08	78	0.03	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	27.69	0.09	99	18.71	0.14	99	36.08	0.15	99	22.47	0.15	99	31.57	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		42,123		29,182		11,680		22,443		21,645
90+ days past due loans and leases		7,071		8,259		8,237		59,706		40,674
Nonaccrual loans and leases.....		1,903		3,760		19,822		4,887		15,790
Total past due and nonaccrual loans and leases.....		51,097		41,201		39,739		87,036		78,109
Restructured 30–89 days past due		112		106		97		598		338
Restructured 90+ days past due		329		863		800		1,033		1,425
Restructured nonaccrual		7		0		0		0		50
Total restructured loans and leases		448		969		897		1,631		1,813
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		4,040		6,779		6,839		6,495		6,595
Other real estate owned.....		72,812		63,095		60,486		71,102		58,218
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.57	0.29	84	0.38	0.37	64	0.15	0.39	20	0.33
90+ days past due loans and leases	0.10	0.09	74	0.11	0.13	70	0.11	0.12	71	0.87
Nonaccrual loans and leases.....	0.03	0.54	2	0.05	0.66	2	0.26	0.66	13	0.07
90+ days past due and nonaccrual loans and leases.....	0.12	0.68	6	0.16	0.84	4	0.37	0.85	18	0.94
30–89 days past due restructured.....	0	0.01	52	0	0.01	45	0	0.01	41	0.01
90+ days past due restructured	0	0	80	0.01	0.01	84	0.01	0.01	85	0.01
Nonaccrual restructured.....	0	0.12	5	0	0.14	3	0	0.13	3	0
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.57	0.29	83	0.38	0.37	64	0.15	0.40	20	0.33
90+ days past due assets	0.10	0.09	74	0.11	0.13	70	0.11	0.12	71	0.87
Nonaccrual assets	0.03	0.55	2	0.05	0.67	2	0.26	0.67	13	0.07
30+ days past due and nonaccrual assets	0.69	1	37	0.54	1.25	17	0.53	1.29	14	1.26
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.06	0.40	5	0.09	0.52	6	0.20	0.52	16	0.53
90+ days past due and nonaccrual assets + other real estate owned	0.52	0.42	72	0.55	0.55	56	0.63	0.55	66	1.12
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.51	0.48	63	0.55	0.61	48	0.63	0.60	55	0.69
Allowance for loan and lease losses	72.44	67.85	63	73.02	66.38	67	80.73	66.66	73	139.55
Equity capital + allowance for loan and lease losses	3.29	4.12	42	3.33	5.10	32	3.85	4.97	35	3.86
Tier 1 capital + allowance for loan and lease losses	3.56	4.89	36	3.65	6.26	25	4.19	6.05	31	4.18
Loans and leases + other real estate owned	1.06	0.82	72	0.97	0.98	56	1.16	0.97	72	1.21

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.62	0.25	87	0.45	0.35	69	0.14	0.39	18	0.32	0.38	48	0.27	0.42	35
	90+ days past due	0.12	0.12	78	0.13	0.17	74	0.14	0.16	74	1.08	0.16	90	0.56	0.22	82
	Nonaccrual.....	0.03	0.60	5	0.04	0.70	4	0.33	0.76	21	0.05	0.46	9	0.13	0.57	11
Commercial and industrial	30–89 days past due.....	0.25	0.24	64	0.10	0.24	34	0.09	0.23	30	0.18	0.31	39	0.40	0.30	74
	90+ days past due	0	0.02	38	0.05	0.03	77	0	0.03	43	0.01	0.05	40	0.87	0.05	96
	Nonaccrual.....	0.02	0.65	5	0.08	0.80	8	0.06	0.75	9	0.14	0.83	16	0.78	0.76	58
Individuals	30–89 days past due.....	1.90	0.60	93	1.14	0.74	77	0.98	0.83	66	1.08	0.83	65	1.36	0.84	82
	90+ days past due	0.07	0.08	66	0.05	0.11	53	0.37	0.14	82	0.12	0.17	60	0.04	0.16	45
	Nonaccrual.....	0	0.17	9	0	0.24	20	0	0.28	9	0.01	0.17	26	0.03	0.23	23
Depository institution loans	30–89 days past due.....		0.03			0.01			0			0		0	0	47
	90+ days past due		0			0			0			0		0	0	47
	Nonaccrual.....		0			0			0			0		0	0	48
Agricultural	30–89 days past due.....	0.13	0.11	68	0.24	0.15	71	0.01	0.17	57	0.16	0.24	67	1.07	0.17	92
	90+ days past due	0	0	45	0	0	45	0	0	44	0.68	0	97	0	0	43
	Nonaccrual.....	0	0.51	25	0	0.72	23	0	0.49	24	0.06	0.67	47	0.76	0.75	69
Foreign governments	30–89 days past due.....		0			3.73			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	7.29	0.11	99	4.24	0.14	99	8.16	0.18	99	6.07	0.20	99	4.63	0.17	99
	90+ days past due	0.40	0.01	97	0.31	0.01	96	1.58	0.01	99	0.72	0.01	98	3.75	0.01	99
	Nonaccrual.....	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.56	0.36	76	0.44	0.51	50	0.42	0.65	37	0.56	0.67	55	0.64	0.71	55
	90+ days past due	0.77	0.25	86	0.67	0.36	84	0.73	0.33	84	0.37	0.31	78	0.36	0.46	73
	Nonaccrual	0.04	0.76	5	0.07	0.91	5	0.06	0.89	6	0.06	0.73	4	0.04	0.86	1
Revolving	30–89 days past due	0.90	0.33	89	0.16	0.40	28	0.35	0.48	45	0.40	0.45	45	0.14	0.50	16
	90+ days past due	0.31	0.03	93	0.21	0.02	92	0.38	0.03	96	0.17	0.05	85	0	0.05	25
	Nonaccrual	0	1.05	6	0	1.28	4	0	1.13	5	0	1	5	0.43	1.17	33
Closed-end	30–89 days past due	0.54	0.36	74	0.46	0.52	52	0.43	0.65	39	0.57	0.70	52	0.65	0.75	53
	90+ days past due	0.79	0.27	86	0.70	0.41	82	0.75	0.38	83	0.38	0.35	78	0.37	0.53	71
	Nonaccrual	0.04	0.71	6	0.08	0.89	5	0.06	0.87	5	0.06	0.70	6	0.03	0.84	2
Junior lien	30–89 days past due	0.03	0.01	86	0.12	0.02	96	0.06	0.02	90	0.13	0.02	95	0.15	0.03	96
	90+ days past due	0.20	0	99	0.08	0	99	0.11	0	99	0.10	0	98	0.08	0	96
	Nonaccrual	0	0.04	23	0	0.05	18	0	0.04	20	0	0.04	8	0	0.06	14
Commercial real estate	30–89 days past due	0.65	0.16	95	0.47	0.21	79	0.08	0.26	34	0.26	0.18	73	0.17	0.17	53
	90+ days past due	0	0.01	26	0	0.02	58	0	0.02	57	1.32	0.03	99	0.64	0.03	99
	Nonaccrual	0.03	0.48	7	0.04	0.53	8	0.41	0.62	44	0.06	0.23	19	0.16	0.28	35
Construction and development	30–89 days past due	1.29	0.15	93	0.97	0.24	89	0.06	0.28	40	0.03	0.28	35	0.13	0.21	48
	90+ days past due	0	0.01	38	0.01	0.01	74	0	0.01	35	0	0.02	33	0	0.02	64
	Nonaccrual	0.04	0.31	40	0.05	0.32	31	0.95	0.41	83	0.04	0.20	38	0.11	0.19	54
1–4 family	30–89 days past due	0.02	0.03	72	0.04	0.03	71	0.04	0.03	71	0	0.06	25	0.05	0.06	64
	90+ days past due	0	0	45	0.01	0	86	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	1.27	0.10	94	0.93	0.17	91	0.02	0.22	39	0.03	0.20	45	0.07	0.13	54
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	69
	Nonaccrual	0.04	0.25	48	0.05	0.26	38	0.95	0.35	84	0.04	0.17	44	0.11	0.15	61
Multifamily	30–89 days past due	0	0.09	26	0.01	0.09	50	0.03	0.09	52	0.16	0.08	82	0.41	0.10	88
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0.03	0.01	85
	Nonaccrual	0.04	0.13	56	0.03	0.09	51	0.03	0.11	48	0.09	0.05	76	0.22	0.08	85
Nonfarm non-residential	30–89 days past due	0.33	0.12	83	0.07	0.21	36	0.10	0.23	46	0.55	0.14	93	0.18	0.17	58
	90+ days past due	0	0.01	28	0	0.02	30	0.01	0.02	66	3.12	0.03	99	1.39	0.03	99
	Nonaccrual	0.02	0.58	6	0.03	0.68	7	0.02	0.80	5	0.07	0.28	19	0.20	0.30	42
Owner Occupied	30–89 days past due	0.07	0.04	75	0.04	0.07	51	0.10	0.07	71	0.36	0.07	98	0.17	0.09	74
	90+ days past due	0	0	35	0	0	34	0.01	0	78	0.01	0.01	66	1.38	0.01	99
	Nonaccrual	0.02	0.20	16	0.03	0.26	12	0.02	0.27	11	0.07	0.16	31	0.17	0.17	60
Other	30–89 days past due	0.26	0.07	85	0.03	0.13	42	0	0.14	11	0.20	0.07	85	0.01	0.07	25
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	3.11	0.01	99	0.01	0.01	70
	Nonaccrual	0	0.31	5	0	0.36	6	0	0.44	5	0	0.10	9	0.02	0.13	25
Farmland	30–89 days past due	0.17	0.13	75	0.20	0.24	64	0.14	0.11	74	0.07	0.23	55	0.13	0.25	61
	90+ days past due	0	0.01	44	0	0.01	44	0.03	0	93	0.03	0.01	87	0	0.01	42
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due	7.46	0.79	95	1.69	0.92	83	3.13	0.95	95	2.94	1.19	93	4.28	1.22	94
	90+ days past due	0.11	0.40	37	0.91	0.55	68	0.46	0.63	38	0.20	0.78	31	1.81	0.73	90
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-130,534	-132,760	-132,453	-84,861	-69,918										
Retained earnings	2,414,184	2,241,397	2,289,626	2,200,568	2,064,134										
Accumulated other comprehensive income (AOCI)	10,723	32,418	20,825	2,345	-54,634										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,294,373	2,141,055	2,177,998	2,118,052	1,939,582										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	282,533	282,533	282,532	282,533	282,534										
Accumulated other comprehensive income-related adjustments	10,723	32,418	20,825	2,345	-54,634										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,001,117	1,826,104	1,874,641	1,833,174	1,711,682										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,001,117	1,826,104	1,874,641	1,833,174	1,711,682										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	134,642	160,416										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	134,642	134,642	134,642	134,642	160,416										
Less: Additional tier 1 capital deductions	20,673	16,353	16,880	14,105	12,562										
Additional tier 1 capital	113,969	118,289	117,762	120,537	147,854										
Tier 1 Capital	2,115,086	1,944,393	1,992,403	1,953,711	1,859,536										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	111,783	105,870	112,957	64,777	66,369										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	111,783	105,870	112,957	64,777	66,369										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	111,783	105,870	112,957	64,777	66,369										
Exited advanced approach tier 2 capital															
Total capital	2,226,869	2,050,263	2,105,360	2,018,488	1,925,905										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,531,233	13,475,607	13,655,111	12,022,877	12,009,914										
Less: Deductions from common equity tier 1 capital	303,206	282,533	299,412	291,203	295,096										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,228,027	13,193,074	13,355,699	11,731,674	11,714,818										
Total risk-weighted assets	10,186,831	9,835,626	9,838,255	9,867,594	9,754,509										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	19.64	12.59	96	18.57	12.26	94	19.05	12.35	95	18.58	12.11	94	17.55	12.09	93
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	20.76	13.31	96	19.77	12.97	93	20.25	13.08	95	19.80	12.78	94	19.06	12.85	93
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	21.86	15.21	96	20.96	15.12	93	21.40	15.23	94	20.46	14.36	92	19.74	14.45	92
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	13.89	9.07	96	14.74	9.05	98	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			6,101			5,845			8,179			8,196				8,175	4.38	19.63
Other insurance activities income			6,101			5,845			8,179			8,196				8,175	4.38	19.63
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			295,513			290,684			292,379			289,694				282,645	1.66	7.15

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.33	0.38	83	1.43	0.41	82	1.52	0.41	84	1.38	0.47	83	1.39	0.47	84			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.28	11.72	57	14.20	11.07	61	13.91	11.03	58	14.38	11.51	61	14.71	10.22	65			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	110,468	115,115	111,926	109,832	121,331
Real estate loans.....	42,670	37,612	40,002	42,390	44,618
Commercial and industrial loans	67,798	77,503	71,924	67,442	76,713
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,400	3,400	3,400	2,400	1,200
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	113,868	118,515	115,326	112,232	122,531
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-4.04	-0.16	50	-1.13	-0.58	57	1.91	-2.40	65	-9.48	22.48	28	-7.15	7.24	29
Total selected assets.....	-3.92	3.36	44	-0.27	2.65	46	2.76	2.04	52	-8.41	12.40	31	-7.92	3.24	26
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	25,000	112,500	127,500	127,250	0	-77.78	
Dividends	25,000	112,500	127,500	127,250	0	-77.78	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	55,882	0	3,450	500	5,750	1017.64	
Dividends	55,882	0	3,450	500	5,750	1017.64	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies				0	99,250		
Dividends				0	99,250		
Interest				0	0	0	
Management and service fees				0	0	0	
Other income				0	0	0	
Total income from subsidiaries	80,882	112,500	130,950	127,750	105,000	-28.10	-0.15
Securities gains (losses)	0	0	0	0	0		
Other operating income	8,628	-3,485	-764	426	10,196		54.98
Total operating income	89,510	109,015	130,186	128,176	115,196	-17.89	3.50
Operating Expenses							
Personnel expenses	390	571	743	980	1,035	-31.70	-52.55
Interest expense	0	0	0	0	0		
Other expenses	3,520	3,950	5,077	8,188	8,554	-10.89	-31.89
Provision for loan and lease losses	0	27	27	0	0		
Total operating expenses	3,910	4,548	5,847	9,168	9,589	-14.03	-34.72
Income (loss) before taxes	85,647	104,408	124,339	118,992	105,277	-17.97	6.41
Applicable income taxes (credit)	1,129	-1,610	-1,339	-1,878	481		
Extraordinary items							
Income before undistributed income of subsidiaries	84,518	106,018	125,678	120,870	104,796	-20.28	4.47
Equity in undistributed income of subsidiaries	112,877	13,072	41,641	84,234	111,135	763.50	542.81
Bank subsidiaries	125,945	10,992	41,795	84,646	0	1045.79	
Nonbank subsidiaries	-13,068	2,080	-154	-412	-1,414		
Subsidiary holding companies	0	0	0	0	112,549		-100.00
Net income (loss)	197,395	119,090	167,319	205,104	215,931	65.75	100.48
Memoranda							
Bank net income	150,945	123,492	169,295	211,896	0	22.23	
Nonbank net income	42,814	2,080	3,296	88	4,336	1958.37	1639.70
Subsidiary holding companies' net income	0	0	0	0	211,799		-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,276,245	93.62	2,127,184	91.62	2,147,617	92.30	2,092,149	0	7.01	
Common and preferred stock		2,276,245	93.62	2,127,184	91.62	2,147,617	92.30	2,092,149	0	7.01	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		-7,099	-0.29	24,123	1.04	19,899	0.86	28,242	33,438		
Common and preferred stock		-7,099	-0.29	24,123	1.04	19,899	0.86	28,242	33,438		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	1,953,855		-100.00
Common and preferred stock		0	0	0	0	0	0	0	1,953,855		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		10,402	0.43	11,951	0.51	11,951	0.51	12,100	0	-12.96	173,266.67
Securities		161	0.01	76	0	113	0	135	151	111.84	-97.10
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		65,312	2.69	77,281	3.33	65,946	2.83	24,022	19,058	-15.49	69.24
Cash and due from unrelated depository institution		305	0.01	305	0.01	305	0.01	268	7	0.00	593.18
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		3,365	0.14	3,365	0.14	3,365	0.14	3,365	0	0.00	
Other assets		82,735	3.40	77,528	3.34	77,548	3.33	106,413	105,226	6.72	-5.92
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,431,426	100.00	2,321,813	100.00	2,326,744	100.00	2,266,694	2,111,735	4.72	25.14
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		2,412	0.10	46,115	1.99	14,104	0.61	13,999	11,737	-94.77	-92.96
Balance due to subsidiaries and related institutions		134,642	5.54	134,642	5.80	134,642	5.79	134,642	160,416	0.00	-16.59
Total liabilities		137,054	5.64	180,757	7.79	148,746	6.39	148,641	172,153	-24.18	-29.95
Equity Capital		2,294,372	94.36	2,141,056	92.21	2,177,998	93.61	2,118,053	1,939,582	7.16	31.31
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		96,343	3.96	96,234	4.14	96,241	4.14	96,215	96,104	0.11	0.47
Common surplus		151,855	6.25	149,034	6.42	149,334	6.42	148,075	145,283	1.89	-10.17
Retained earnings		2,414,184	99.29	2,241,398	96.54	2,289,626	98.40	2,200,568	2,064,134	7.71	38.55
Accumulated other comprehensive income		10,722	0.44	32,418	1.40	20,825	0.90	2,345	-54,634	-66.93	-66.43
Other equity capital components		-378,732	-15.58	-378,028	-16.28	-378,028	-16.25	-329,150	-311,305		
Total liabilities and equity capital		2,431,426	100.00	2,321,813	100.00	2,326,744	100.00	2,266,694	2,111,735	4.72	25.14
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		134,642	5.54	134,642	5.80	134,642	5.79	134,642	160,416	0.00	-16.59
Notes payable to subsidiaries that issued TPS		134,642	5.54	134,642	5.80	134,642	5.79	134,642	160,416	0.00	-16.59
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.83	12.52	48	7.48	6.29	61	7.86	7.29	54	9.98	9.68	59	11.23	10.40	60
Bank net income / Average equity investment in banks	9.12	12.35	25	7.83	6.43	57	8.02	7.45	53	12.94	10.51	78			11.19
Nonbank net income / Average equity investment in nonbanks	928.90	13.18	99	10.15	8.01	66	12.76	9.75	69	0.29	7.89	22	11.76	7.10	74
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01		0	8.55	7	11.22	8.78	62
Bank net income / Parent net income	76.47	96.45	15	103.70	87.60	52	101.18	88.16	40	103.31	82.22	55	0	82.56	8
Nonbank net income / Parent net income	21.69	3.22	94	1.75	4.43	61	1.97	3.59	62	0.04	5.93	24	2.01	3.78	68
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74		98.09	72.48	57
Leverage															
Total liabilities / Equity capital	5.97	16.51	26	8.44	20.37	34	6.83	20.06	23	7.02	20.43	29	8.88	20.88	38
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	5.87	13.41	29	6.29	17.04	27	6.18	16.67	24	6.36	16.36	31	8.27	17.10	42
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	98.90	103.15	22	100.48	103.27	38	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51
Total investment in subs / Equity capital	98.90	108.29	13	100.48	110.46	23	99.52	110.16	17	100.11	111.07	26	102.46	112.48	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.10	0.27	24	0.06	0.69	36	-0.06	0.47	29	0.01	0.36	37	0.22	0.35	52
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.16	2.31	11		1.82		0.02	1.22	4	0.29	1.22	23
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	115.16	152.56	39	148.54	128.63	70	173.57	136.59	74	167.08	177.68	53	193.81	162.34	67
Cash from ops + noncash items + op expense / Op expense + dividend	102.19	155.61	32	198.13	142.45	77	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.17	94.59	51	171.56	140.42	67	155.38	134.08	70	105.04	116.34	42	101.13	103.19	52
Pretax operating income + interest expense / Interest expense		1,645.53			1,826.91			2,016.32			1,968.54				2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	4,174.55	1,896.20	87	3,458.25	1,413.95	86	3,344.75	1,539.23	85	1,949.14	1,632.83	67	1,606.32	1,369.37	66
Dividends + interest from subsidiaries / Interest expense + dividends	111.04	174.48	34	160.88	144.62	66	187.26	150.43	71	186.03	210.80	50	211.70	188.90	62
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11				33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.70	3.29	50	1.84	3.69	46	2.85	3.85	50	1.07	2.64	47	0.90	2.61	44
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43			0.24
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40	0	0.54	40			6.54
Total	0	1.64	41	0	0.92	37	0	1.13	37	0	0.58	34			6.78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.33	1.76	64	0.63	2.95	73	0.49	2.66	68	0.72	5.62	65	0.86	5.50	67
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	86.18	69.90	69	65.96	84.44	41	55.64	81.10	36	56.81	57.84	58	47.33	57.26	44	
Dividends declared / Net income	36.90	27.22	72	58.72	49.77	67	41.79	42.29	51	33.48	33.08	51	22.97	27.33	32	
Net income – dividends / Average equity.....	7.46	9.25	41	3.09	3.19	46	4.58	4.14	56	6.64	6.46	53	8.65	7.33	68	
Percent of Dividends Paid																
Dividends from bank subsidiaries	34.32	160.45	18	160.88	130.19	67	182.33	132.17	68	185.31	178.13	52	0	157.73	9	
Dividends from nonbank subsidiaries	76.72	6.19	94	0	3.74	26	4.93	3.41	75	0.73	7.53	55	11.59	7.13	84	
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	200.10	16.86	92	
Dividends from all subsidiaries	111.04	213.42	31	160.88	167.02	61	187.26	174.85	64	186.03	260.40	41	211.70	215.26	52	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	16.56	43.30	20	91.10	61.85	71	75.31	60.28	66	60.05	66.55	38		60.71		
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18		0.52		
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36		1.88		
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46		0		
Operating income from bank subsidiaries	16.56	48.70	19	91.10	71.13	70	75.31	62.88	62	60.05	69.36	35		63.43		
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	130.52	66.90	82	0	52.29	17	104.67	56.39	78	568.18	82.95	93	132.61	51.40	88	
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24	
Management and service fees from nonbank subsidiaries	0	0.66	39	0	0.93	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	130.52	94.31	76	0	70.62	11	104.67	79.84	70	568.18	150.41	89	132.61	99.33	72	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			46.86	48.56	42
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			0	3.95	26
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0	0.43	46
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0	0.01	48
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			46.86	61.19	38
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	27.93	72.55	20	103.20	68	99	97.94	69.76	67	99.28	67.32	79	0	65.18	11	
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	27.93	82.68	16	103.20	80.80	98	97.94	82.20	51	99.28	78.80	67	0	74.20	5	
Dividends from nonbank subsidiaries	62.43	3.56	95	0	2.36	25	2.65	1.95	76	0.39	2.65	55	4.99	2.57	82	
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	62.43	5.69	94	0	5.80	18	2.65	4.70	68	0.39	7.29	43	4.99	7.64	70	
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	86.16	5.15	95	
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	86.16	6.79	94	
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt		28.03			27.05			27.08			28.33			26.53		